

Applicant: Garrison et al.  
Filed: January 14, 2002  
Preliminary Amendment

**Amendments to the Specification:**

Please replace paragraph [0001] with the following amended paragraph:

**CROSS-REFERENCE TO RELATED APPLICATIONS**

[0001] This application is related to U.S. application Ser. No. \_\_\_\_\_, filed \_\_\_\_\_, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT NUMBER SCHEMING, and U.S. application Ser. No. \_\_\_\_\_ filed \_\_\_\_\_, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING, which are filed simultaneously with this application.

**RELATED APPLICATION DATA**

[0001] The present application is a continuation of, and claims the benefit of priority to, U.S. Patent Application Serial No. 08/994,047, filed on August 25, 2004.

Please delete the “Objectives of the Invention” section title and paragraphs [0011-0017].

**OBJECTIVES OF THE INVENTION**

[0011] Accordingly, it is a general object of the present invention to provide a bill payment system capable of receiving bill payment data on behalf of consumers or corporate users via electronic means and automatically paying their bills to merchants.

[0012] It is a further object of the present invention to provide a bill payment system capable of handling incorrectly entered bill payment data.

[0013] In particular, it is an object of the present invention to correctly identify a merchant record based on received information which may include erroneous data.

[0014] It is still a further object of the present invention to provide a technique for furnishing payment information, including a payor's account number with a merchant, in a format acceptable to a particular merchant accounting system.

[0015] It is another object of the present invention to provide a technique for validating a consumer's account number with a merchant.

[0016] It is another object of the present invention to provide a technique for ensuring payments

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~~are remitted to the proper remittance center.~~

[0017] Additional objects, advantages, novel features of the present invention will become apparent to those skilled in the art from this disclosure, including the following detailed description, as well as by practice of the invention. While the invention is described below with reference to preferred embodiment(s), it should be understood that the invention is not limited thereto. Those of ordinary skill in the art having access to the teachings herein will recognize additional implementations, modifications, and embodiments, as well as other fields of use, which are within the scope of the invention as disclosed and claimed herein and with respect to which the invention could be of significant utility.

Please replace the Abstract with the following amended Abstract paragraph.

A computer-based remittance payment process, includes storing alteration rules corresponding to a payee account number format. An account number for a payor is received with, for example, a payment request. The received account number is transformed into an altered account number according to the stored alteration rules, thereby facilitating the transmission to the payee of the account number in the desired form as, for example, part of remittance advice associated with a directed payment. Systems and methods of remittance processing where a merchant database is provided that includes one or more alteration rules that are associated with a particular payee. A consumer account number associated with a payor is received and altered into a modified consumer account number, where the alteration is performed in accordance with one or more of the stored alteration rules. The modified consumer account number may then be transmitted to the particular payee to be utilized, for example, when processing a payment.